

Information to identify the case:

Debtor 1	<u>Angel Flores</u>	Social Security number or ITIN	xxx-xx-0909
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Iris Flores</u>	Social Security number or ITIN	xxx-xx-6865
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13619-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angel Flores

Iris Flores

4/22/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Angel Flores
Iris Flores
Debtors

Case No. 18-13619-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 22, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Angel Flores, Iris Flores, 19 Unneberg Avenue, Succasunna, NJ 07876-1229
517455836	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517487844	+ Ambulatory Anes. Physician, 195 Columbia Turnpike, Florham Park, NJ 07932-2254
517487845	+ Atlantic Medical Group, 46 W Ferris Street, East Brunswick, NJ 08816-2159
517350884	Best Buy Co. Inc., Retail Service, P.O. Box 15153, Wilmington, DE 19886-5153
517487843	+ Emergency Physicians, St. Claire, 25 Pocono Road, Denville, NJ 07834-2954
519537681	Federal Home Loan Mortgage Corporation, et al., Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
517350891	+ First Data, 5565 Glenridge, Connector NE Ste 2000, Atlanta, GA 30342-1335
517487846	+ Gastroenterology Assoc of NJ, 1195 Clifton Ave, Clifton, NJ 07013-3621
517487854	+ LCA Collections, 18 Park of Commerce Blvd, Savannah, GA 31405-7410
517487847	+ Michael Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
517487848	+ Morris Anesthesia Group, PO Box 464, Rutherford, NJ 07070-0471
517487850	+ Morristown EMA, PO Box 6312, Parsippany, NJ 07054-7312
517487851	+ Morristown EMA, 100 Madison Avenue, Morristown, NJ 07960-6095
517487853	++ NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149 address filed with court; Northwest Radiology Associates, 41 Pine Street, Suite 102, Rockaway, NJ 07866
517487852	+ Northwest Medical Care, 21216 Northwest Fwy, Ste 360, Cypress, TX 77429-4696
517350894	+ Paulo Cesar Flores, 29 Hillside Ave., Netcong, NJ 07857-1613
517895024	+ Select Portfolio Servicing, Inc, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517350898	+ St. Clares Health Hospital, 400 West Blackwell St., Dover, NJ 07801-2599
517350899	+ St. Clares Health System, 25 Pocono Road, Denville, NJ 07834-2954

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 22 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 22 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 22 2022 20:36:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas, TX 75261-9096
517350882	+ Email/Text: bankruptcy@affinityfcu.com	Apr 22 2022 20:36:00	Affinity Fcu, 73 Mountainview Blvd Bld, Basking Ridge, NJ 07920-2332
517492936	Email/PDF: resurgentbknofications@resurgent.com	Apr 22 2022 20:41:25	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO

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			Box 10587, Greenville, SC 29603-0587
517350883	EDI: HFC.COM	Apr 23 2022 00:33:00	Best Buy, PO Box 17298, Baltimore, MD 21297-1298
517350885	EDI: HFC.COM	Apr 23 2022 00:33:00	Best Buy Co. Inc., Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
517350886	EDI: CITICORP.COM	Apr 23 2022 00:33:00	Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
517458925	Email/PDF: bncnotices@becket-lee.com	Apr 22 2022 20:41:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517350887	+ EDI: CAPITALONE.COM	Apr 23 2022 00:33:00	Capital One/Best Buy, P.O. Box 85015, Richmond, VA 23285-5015
517350888	+ EDI: CITICORP.COM	Apr 23 2022 00:33:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517350889	+ EDI: CONVERGENT.COM	Apr 23 2022 00:33:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517437904	+ EDI: CITICORP.COM	Apr 23 2022 00:33:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517350905	+ EDI: CITICORP.COM	Apr 23 2022 00:33:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517984715	EDI: Q3G.COM	Apr 23 2022 00:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517436458	EDI: DISCOVER.COM	Apr 23 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517350890	+ EDI: DISCOVER.COM	Apr 23 2022 00:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
519537681	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 22 2022 20:37:00	Federal Home Loan Mortgage Corporation, et al., Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
517350892	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 22 2022 20:36:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517350893	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 22 2022 20:36:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517379306	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 22 2022 20:36:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096,, Dallas, Texas 75261-9096
517515370	EDI: PRA.COM	Apr 23 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517460344	EDI: Q3G.COM	Apr 23 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517350895	Email/Text: bkdepartment@rtresolutions.com	Apr 22 2022 20:36:00	Real Time Resolutions, Inc., 1750 Regal Row, Suite 120, Dallas, TX 75235-2287
517350896	Email/Text: bkdepartment@rtresolutions.com	Apr 22 2022 20:36:00	Real Time Resolutions, Inc., 1349 Empire Central Dr., Suite 150, Dallas, TX 75247-4029
517464239	Email/Text: bkdepartment@rtresolutions.com	Apr 22 2022 20:36:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517350897	+ Email/Text: bankruptcy@savit.com	Apr 22 2022 20:37:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
517895024	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 22 2022 20:37:00	Select Portfolio Servicing, Inc, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt

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			Lake City, UT 84119-3284
517516946	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517356243	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517350900	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517350901	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517350902	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517350903	+ EDI: RMSC.COM	Apr 23 2022 00:33:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517377143	+ EDI: AIS.COM	Apr 23 2022 00:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517350904	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 22 2022 20:36:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517440336	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 22 2022 20:36:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
519537682	*	Federal Home Loan Mortgage Corporation, et al., Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250, Salt Lake City, UT 84165-0250
517392950	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, Texas 75261-9096
517895025	*+	Select Portfolio Servicing, Inc, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
517487849	##+	Morris Anesthesia Group, 3799 US-46 #211, Parsippany, NJ 07054-1060

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2022 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ecfnofices@grosspolowy.com lnolan@grosspolowy.com
Lynn Therese Nolan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnofices@grosspolowy.com lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Select Portfolio Servicing Inc. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor Federal Home Loan Mortgage Corporation mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Select Portfolio Servicing Inc. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-2 as serviced by Select Portfolio Servicing, Inc. phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Scott D. Sherman	on behalf of Debtor Angel Flores ssherman@minionsherman.com
Scott D. Sherman	on behalf of Joint Debtor Iris Flores ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15